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B1 Official Form (12/07)	1	United State Bankruptcy Court SOUTHERN DISTRICT OF NEW Y				OR	K			Voluntar	y Petition
Name of debtor (if individual, enter Last, First, Middle): Bagbag, Boaz				Name of Joint Debtor (Spouse)(Last, First, Middle)							
All Other Name	es used by t	the Debtor	in the last 8 year	ırs		All	All Other Names used by the Joint Debtor in the last 8 years				
(include married								d, maiden, and			
Last four digits than one, state a		ec./Comple	te EIN or other	Tax ID No. (	if more		Last four digits of Soc. Sec./Complete EIN or other Tax ID No (if more than one, state all):				
Street Address of	of Debtor (	No. & Stre	et, City, State, a	& Zip Code)		Stre	eet Address	of Joint Debto	r (No. & St.,	City, State &	Zip Code)
304 East 78 <sup>th</sup> S	Street, Ap	t. 5F									
New York, NY											
County of Resid		^			York			dence or of the			
Mailing Addres	ss of Debtor	r (if differe	nt from street a	ddress):		Ma	Mailing Address of Joint Debtor (if different from street address):				
Location of Prir	ncipal Asse	ets of Busin	ess Debtor (if d	lifferent from	street add	lress	above):				
	of Debtor Organization	n)		e of Business	3		Chapte	r or Section o		cy Code Und eck one box)	er Which
	k one box)	,		re Business		$\boxtimes$	Chapter 7				ition of a Foreign
☐ Individual(s			Single Ass	set Real Estat	e as		Chapter 9	<u> </u>	Main Proce	-	C
See Exhibit D on p			defined in 11	U.S.C. 101 (5	51B)		Chapter 11	Chap		-	ition of a Foreign
Corporation		, LLP)	Railroad				Chapter 12		Nonmain P	roceeding	
Partnership Other: (If th		not one	Stockbrok				Chapter 13				
of the above ent			Commodi	-				Nature of	f Debts (Che	ck one box)	
box and State ty			Clearing E	Bank				1 (dedi e o	Debts (ene	on one oon,	
	71	, ,	Other Other								U.S.C. 101(8) as
				xempt Entity				individual pri	marily for a	personal, fam	ily or household
			Debtor is a	ox, if applicable	ie		pose"		1 .1 .4		
			organization un	der Title 26. U.	S.C		Debts are pi	rimarily <b>Busir</b>	iess dedis.		
			Internal Revenu		,						
	Fili	ng Fee (Cl	neck one box)			C1			apter 11 Del	otors	
	P111 P					Che	eck one box:	or is a small b	uainasa aa da	finad in 11 II	S.C. 101
	Filing Fee a		tallments (Appl	i aabla ta indi	riiduola	H		or is a sman of			
only) Must attac					viduais	ш					
					ts. Rule	Che	eck if:				
certifying that the debtor is unable to pay fee except in installments. Rule 1006(e). See Official Form No. 3A.		Debtor's aggregate noncontingent liquidated debts owed to									
Filing Fee waiver requested (Applicable to Chapter 7			noninsiders or affiliates are less than \$2,190,000.								
individuals only			application for	the court's		Check all applicable boxes:					
consideration. S	See Official	Form 3B.						n is being file	d with this ne	etition	
											ition from one or
						mo	re classes of	creditors, in a	ccordance w	ith 11 Û.S.C.	
Statistical/Adn											THIS SPACE IS FOR COURT USE
_			be available for								ONLY
			exempt property	y is excluded	and admi	nistra	ative expense	es paid, there v	will be no fur	ıds	
available for dis			1 creditors.								
Estimated Numbe		rs									
		100-199	200-999	1000-5000	5001-		10001-	25001-	50001-	Over	
					10000		25000	50000	100000	100000	
Estimated Assets	-										
<b>⊠</b> □ \$0 - \$5		\$100,001 -	\$500,001 -	\$1,000,001-	\$10,000,0	01	\$50,000,001	\$100000001	\$500000001	More than	
		\$500,000	\$1million	\$10 million	\$50 millio		to \$100	to \$500	- \$1 billion	\$1 billion	
Estimated Liabilit		•					million	million			
				$\boxtimes$							
\$0 - \$5	50,001 -	\$100,001 -	\$500,001 -	\$1,000,001-	\$10,000,0		\$50,000,001	\$100000001	\$500000001	More than	
\$50,000 \$1	100,000	\$500,000	\$1 million	\$10 million	\$50 millio	·11	to \$100 million	to \$500 million	- \$1 billion	\$1 billion	

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Voluntary Petition	Name of Debtor(s):	<b>FORM B1</b> , Page 2 (12/07)			
(This page must be completed and filed in every case.)	Boaz Bagbag,				
All Prior Bankruptcy Cases Filed Within th	e last 8 Years (if more than two, att	ach additional sheet.)			
Location Where filed: N/A	Case Number:	Date Filed:			
Location Where filed:	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner					
Name of Debtor: N/A	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Exhibit A  (To be completed if the Debtor is required to file periodic reports (e.g. forms 10K and 10Q with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)	whose debt I, the attorney for the petitioner informed the petitioner that [he of title 11, United States Code,	Exhibit B  spleted if Debtor is an individual s are primarily consumer debts.) named in the foregoing petition, declare that I have or she] may proceed under chapter 7, 11, 12, or 13 and have explained the relief available under each have delivered to the debtor the notice required by			
Exhibit A is attached and made a part of this petition.	X /S/ Daniel M. Katzner	07/10/2008			
	Daniel M. Katzner, Esq., A	ttorney for Debtor(s) Date			
Does the debtor own or have possession of any property that poses or safety?  Yes, and Exhibit C is attached and made part of this petition.	_ :				
Exhibit D  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D  Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition:  Exhibit D completed and signed by the joint debtor is attached and made a part of this petition.					
Information Regarding the Debtor - Venue					
9	any applicable box)				
Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.  Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court ] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
Certification by a Debtor Who R		tial Property			
Landlord has a judgment against the debtor for possession of the	ll applicable boxes. e debtor's residence. (If box check	xed, complete the following.)			
(Name o	f landlord that obtained judgment)				
<ul> <li>(Address of landlord)</li> <li>Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and</li> <li>Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.</li> <li>Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).</li> </ul>					

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Voluntary Petition	Name of Debtor(s): FORM B1, Page 3 (10/06)
(This page must be completed and filed in every case.)	Boaz Bagbag,
Signa	tures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of A Foreign Representative of a
I declare under penalty of perjury that the information provided in this petition is true and correct. [If the petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained the read the notice required by § 342(b) of the	Recognized Foreign Proceeding  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign main proceeding, and that I am authorized to file this petition.  (Check only one box)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.
Bankruptcy Code.  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign proceeding is attached.
X /S/ Boaz Bagbag	X
Boaz Bagbag, Debtor	(Signature of Foreign Representative)
X /S/	
, Joint Debtor	(Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney) 07/10/2008 Date	(Date)
Signature of Attorney*	Signature of Non-Attorney Petition Preparer
X /S/ Daniel M. Katzner  Signature of Attorney for Debtor(s) Print below: Attorney Name, Code, Firm, Address, Telephone No: Daniel M. Katzner, Esq. Bar Number/Code: DK9689 The Law Offices of Daniel M. Katzner, P.C. 1025 Longwood Avenue Bronx, New York 10459 (718) 589-3999	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110: (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Official Form 19B is attached.  Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer
<u>07/10/2008</u> Date	Social Security number (If the bankruptcy petition preparer is not an individual,
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	Address
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	XSignature of Bankruptcy Petition Preparer or officer, principal, responsible person or partner whose social security number is provided above.
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
Signature of Authorized Individual	If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.
X	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.
Printed Name of Authorized Individual X	[Publisher's Note: This form is NOT intended to be used by nonattorney bankruptcy-petition preparers: Schedules do not contain all disclosures required for use by nonattorney bankruptcy-petition preparers.]
Title of Authorized Individual X Date	

Form B1, Exhibit C (9/01)

### UNITED STATES BANKRUPTCY COURT

#### **Southern District of New York**

In re	Boaz Bagbag	Debtor(s)	)	Case No:
		Deotor(s)	)	
			)	Chapter: 7
			)	

### **Exhibit C to Voluntary Petition**

1. Identify and briefly describe all real and personal property owned by or in possession of the debtor that, to the best of the debtor=s knowledge, poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary).

**NONE** 

2. With respect to each parcel of real property or item of personal property identified in question 1, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety (attach additional sheets if necessary).

**NONE** 

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Form B1, Exhibit D (10/06)

## **UNITED STATES BANKRUPTCY COURT**

**Southern District of New York** 

In re	Boaz Bagbag Debtor(s)		Case No:
	EXHIE		DEBTOR'S STATEMENT OF COMPLIANCE WITH COUNSELING REQUIREMENT
canno lose v dismis	t do so, you are no whatever filing fee ssed and you file a	t eligible to file a bankrup you paid, and your cree	lly one of the five statements regarding credit counseling listed below. If you tey case, and the court can dismiss any case you do file. If that happens, you will litors will be able to resume collection activities against you. If your case is ater, you may be required to pay a second filing fee and you may have to take
		r must file this Exhibit D. n ments below and attach any	If a joint petition is filed, each spouse must complete and file a separate Exhibit D. $\phi$ documents as directed.
the Un	nited States trustee ming a related budg	or bankruptcy administrato	<b>bankruptcy case</b> , I received a briefing from a credit counseling agency approved by that outlined the opportunities for available credit counseling and assisted me in tificate from the agency describing the services provided to me. Attach a copy of the eloped through the agency.
the Unperformacopy	nited States trustee ming a related budg of a certificate from	or bankruptcy administrato et analysis, but I do not hav	<b>bankruptcy case</b> , I received a briefing from a credit counseling agency approved by at that outlined the opportunities for available credit counseling and assisted me in the acceptance acceptance acceptance of the agency describing the services provided to me. You must file a services provided to you and a copy of any debt repayment plan developed through a case is filed.
days f	from the time 1 ma	de my request, and the fo	rvices from an approved agency but was unable to obtain the services during the five ollowing exigent circumstances merit a temporary waiver of the credit counseling flust be accompanied by a motion for determination by the court.][Summarize exigent
the cre that pr deadli period	edit counseling bries rovided the briefing, ne can be granted o . Failure to fulfill the	ing within the first 30 days together with a copy of an only for cause and is limited these requirements may resu	your motion, it will send you an order approving your request. You must still obtain a after you file your bankruptcy case and promptly file a certificate from the agency debt management plan developed through the agency. Any extension of the 30-day I to a maximum of 15 days. A motion for extension must be filed within the 30-day alt in dismissal of your case. If the court is not satisfied with your reasons for filing counseling briefing, your case may be dismissed.
	I am not required to n for determination I		g briefing because of: [Check the applicable statement.] [Must be accompanied by a
rea  in a	lizing and making ra Disability. (Defined a credit counseling b	ational decisions with respectin 11 U.S.C. 109(h)(4) as p	s impaired by reason of mental illness or mental deficiency so as to be incapable of ct to financial responsibilities.); hysically impaired to the extent of being unable, after reasonable effort, to participate one, or through the Internet.);
	5. The United State ot apply in this distr		ninistrator has determined that the credit counseling requirement of 11 U.S.C. 109(h)
I co	ertify under penalt	y of perjury that the infor	mation provided above is true and correct.
Sig	nature of Debtor:	/S/_Boaz Bagbag	
Da	te:	07/10/2008	

B 201 (04/06)

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of
- their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of the Debtor(s)**

I (We), the debtor(s), affirm that I (we) have recei	ved and read this notice.	
Boaz Bagbag Printed Name(s) of Debtor(s)	/s/ Boaz Bagbag Signature of Debtor	<u>07/10/2008</u> Date
Case No. (if known)	Signature of Joint Debtor (if any) Date	

Certificate of [Non-Attorney] Bankruptcy Petition Preparer (Omitted)

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## UNITED STATES BANKRUPTCY COURT

**Southern District of New York** 

			Chapter <u>7</u>
DIS			Ter prepares the petition. 11 U.S.C. § 110(h)(2).]
na ba	amed debtor(s) and that compensankruptcy, or agreed to be paid t	d. Bankr. P. 2016(b), I certify that I a sation paid to me within one year be o me, for services rendered or to be a tion with the bankruptcy case is as for	fore the filing of the petition in rendered on behalf of the debtor(s)
F	or legal services. I have agreed to	o accept	\$ <u>3,001.00</u>
		I have received	
	_		
2 Т	he source of the compensation pa	aid to ma was:	
2. 1.	© Debtor	☐Other (specify)	
	<u> </u>	_outer (specify)	
3. T	he source of compensation to be	paid to me is:	
	□Debtor	☐Other (specify)	
4. 🗵	I have not agreed to share the a are members and associates of	bove-disclosed compensation with a of my law firm.	any other person unless they
		law firm. A copy of the agreement,	other person or persons who are not , together with a list of the names of
5.	In return for the above-disclosed	fee, I have agreed to render legal service	e for all aspects of the bankruptcy case, including:
	bankruptcy;	-	lvice to the debtor in determining whether to file a petition of affairs and plan which may be required;
		debtor at any and all meeting of creditor	
	d. Representation and as		equested by Trustee or U.S. Trustee to verify information
	in Petition; e. Representation of the	debtor in adversary proceedings and ot	ther contested bankruptcy matters:
		debtor in any objection to claim of exe	
6.	By agreement with the debtor(s	), the above-disclosed fee does not inclu	ude the following services:
	a. Additional meeting of	f the creditors resulting from debtor's fa	ailure to appear at first meeting;
		debtor in any motion for relief from stay operty such as automobile, furniture, et	y by creditor to proceed to foreclose on real property or
	c. Representation of the	e debtor for any type of federal or state t	tax advice, opinion, negotiation, or any other matters
	pertaining to the discl	harge of any tax under any state or fede	eral law.
		CERTIFICATIO	ON
	tify that the foregoing is a compor(s) in this bankruptcy proceed		arrangement for payment to me for representation
Dated:	: 07/10/2008	/s/ Daniel	l M. Katzner
Daica.	. 07/10/2000	/S/ Daniel	l M. Katzner
		Attorneys	s for Debtor(s)